



Repair Information for Homeowners of 1-4 Unit Properties



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The Build it Back Repair program is designed to repair your Hurricane Sandy damaged home.

Who is eligible for Repair?

You may be eligible to receive funded repairs if:

- ▶ You are eligible for NYC Build it Back

AND

- ▶ After a thorough inspection and cost estimate to elevate and repair your home, Build it Back determines that rebuilding a new home is the most feasible option available.

If the cost to complete repairs is greater than 50% of the pre-storm fair market value of your home, your home may require elevation in order to comply with the NYC Building Code. In these cases, Build it Back program funds may help with the cost of elevation.

What is repaired?

Once your eligibility is confirmed, Build it Back Design Specialists will visit your home and develop a detailed list of eligible repairs. Repairs may include, but are not limited to:

- ▶ Structural repair or replacement, such as foundations, subflooring, framing, ceilings, walls, windows and exterior doors, roofing and siding.
- ▶ Interior finishes, such as floors, bathroom tiles and fixtures, wall finishes, kitchen cabinets, interior doors and finish carpentry.
- ▶ Utility and service equipment, such as HVAC, plumbing, electrical, lighting and appliances.
- ▶ Home elevation.
- ▶ Accessibility options for eligible homeowners.
- ▶ Environmental remediation, including asbestos, mold and lead-based paint abatement (if necessary).

What to expect if you are eligible for repair:

After registering, meeting with your Housing Recovery Specialist for an initial intake meeting and having a Damage Assessment, the following steps occur:

- I. **Coordination of Benefits:** The cost of the work needed to repair your home will be measured against the other funds you have received from FEMA, insurance and other sources. If there is an unmet need, NYC Build it Back will pay for your repairs.

2. **Receive Your NYC Build it Back Options Information Packet:** Based on your damage assessment and coordinated benefits, the program may determine that you are eligible for the NYC Build it Back Repair program. You will schedule an appointment to discuss this with a Housing Recovery Specialist.
3. **Meeting to Review Your NYC Build it Back Repair Program Options:** At your meeting with a Housing Recovery Specialist you will receive an information packet describing the options available to you within the Repair program. You will have the opportunity to discuss the details of the repair program and some of the custom options available. If you want to continue with the program, you will sign a confirmation at or after this meeting. You will also decide whether to use a contractor that the program chooses for you, or whether to choose your own. For more information about the “Choose Your Own Contractor” option, ask your Housing Recovery Specialist. After this point you will transfer to a designated city account Sandy-related funds you received previously (from FEMA, Insurance, SBA and other sources) that were not spent on other allowable activities.
4. **Design Consultation Meeting:** A Repair Customer Service Representative will contact you to schedule your Design Consultation meeting with NYC Build it Back Design Specialists and your NYC Build it Back Contractor. They will visit your home to discuss and develop a detailed scope of work. They will also help you make your style and color selections for certain items like cabinets, appliances, flooring, and others. If your home must be elevated, you will receive information about additional steps required before your Design Consultation. If you are choosing your own contractor, you will discuss any customizations or upgrades separately with your contractor.
5. **Tri-Party Agreement:** After Build it Back Design Specialists complete a detailed scope of work for your home, you will need to sign a Tri-Party Agreement with your Design Specialist and Contractor. If you choose your own contractor you will sign a similar agreement with just your contractor. This agreement will detail the list of eligible repairs, the construction start and end date and other homeowner and contractor responsibilities. You and/or your tenants may need to relocate as a result of repair work; if that is necessary it will be outlined in the Tri-Party Agreement.
6. **Grant Agreement:** After your Tri-Party Agreement is signed, you must sign and notarize a Grant Agreement before construction can begin on your home. The Grant Agreement outlines the full grant amount for your repairs, and other requirements for the homeowner. You must sign this at a Build it Back Center.
7. **Construction Starts:** Construction will start on a date determined by you, your Design Specialists and Build it Back Contractor in the Tri-Party Agreement. Throughout the construction process, Build it Back will visit your home to inspect the work.
8. **Construction Ends:** NYC Build it Back will perform a final inspection to confirm work is complete. Repairs completed in your home by Build it Back will receive a one-year warranty against workmanship defects from the date the final inspection is complete. If you choose your own contractor you will agree on a warranty independently with your contractor.

The repair funding will be provided by the City by way of a restricted grant, which will be forgiven after one year if you adhere to the Program Requirements. No payments will ever be due on this grant if you adhere to the Program Requirements. Requirements associated with the grant may include the following conditions:

- ▶ **Maintaining Ownership:** The property owner must maintain ownership of the home for a period of up to one year, starting at the date of construction completion, or be subject to paying back part or the entire grant. The property owner may rent out his/her home during this time.
- ▶ **Flood Insurance:** For properties located in the Special Flood Hazard Area, the property owner must maintain flood insurance in the amount and duration prescribed by FEMA’s National Flood Insurance Program (typically the cost of the project).
- ▶ **Other conditions:** Other conditions may also apply to the receipt of the grant. These will be clearly set forth in the Grant Agreement, and you will have the opportunity to review it before signing